

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS  
EASTERN DIVISION**

In re:

VERNON E READUS

Debtor(s)

Case No. 16-32043

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Tom Vaughn, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 10/06/2016.
- 2) The plan was confirmed on 12/19/2016.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was dismissed on 10/16/2017.
- 6) Number of months from filing to last payment: 12.
- 7) Number of months case was pending: 15.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: NA.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$8,526.45
Less amount refunded to debtor	\$642.46

**NET RECEIPTS:** **\$7,883.99**

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$3,361.45
Court Costs	\$0.00
Trustee Expenses & Compensation	\$363.39
Other	\$310.00

**TOTAL EXPENSES OF ADMINISTRATION:** **\$4,034.84**

Attorney fees paid and disclosed by debtor: \$0.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
ACL LABORATORIES	Unsecured	268.00	NA	NA	0.00	0.00
ADVOCATE MEDICAL GROUP	Unsecured	47.00	NA	NA	0.00	0.00
CHRIST HOSPITAL	Unsecured	350.00	NA	NA	0.00	0.00
CITY OF CHICAGO DEPT OF REVENUE	Unsecured	8,000.00	7,398.23	7,398.23	0.00	0.00
COMCAST	Unsecured	200.00	NA	NA	0.00	0.00
COMMONWEALTH EDISON	Unsecured	154.00	227.14	227.14	0.00	0.00
Eagle Accounts Group I	Unsecured	320.00	NA	NA	0.00	0.00
IL DEPT OF REVENUE	Unsecured	NA	NA	1,248.46	0.00	0.00
IL DEPT OF REVENUE	Priority	3,662.00	311.99	311.99	193.05	0.00
IL DEPT OF REVENUE	Unsecured	NA	3,352.68	3,352.68	0.00	0.00
IL DEPT OF REVENUE	Secured	NA	1,248.46	1,248.46	0.00	0.00
IL STATE DISBURSEMENT UNIT	Unsecured	842.00	NA	NA	0.00	0.00
INTERNAL REVENUE SERVICE	Priority	2,000.00	8,074.84	8,074.84	627.24	0.00
INTERNAL REVENUE SERVICE	Unsecured	NA	91.51	91.51	0.00	0.00
KAPUR DENTAL PC	Unsecured	134.00	NA	NA	0.00	0.00
MELROSE PARK POLICE DEPT	Unsecured	75.00	NA	NA	0.00	0.00
MERITAN HEALTH	Unsecured	1,450.00	NA	NA	0.00	0.00
MIDWEST DIAGNOSTIC PATHOLOGY	Unsecured	598.00	NA	NA	0.00	0.00
MIDWEST ORAL SURGERY	Unsecured	100.00	NA	NA	0.00	0.00
MUNICIPAL COLLECTIONS OF AMER	Unsecured	270.00	NA	NA	0.00	0.00
PRESTIGE FINANCIAL SVC	Unsecured	4,685.00	NA	NA	0.00	0.00
PRESTIGE FINANCIAL SVC	Secured	10,000.00	14,590.80	15,090.80	1,165.77	1,863.09
REGIONAL ACCEPTANCE CORP	Secured	NA	17,843.17	17,843.17	0.00	0.00
ST IL TOLLWAY AUTHORITY	Unsecured	3,700.00	3,776.23	3,776.23	0.00	0.00
US DEPT OF EDUCATION	Unsecured	17,000.00	16,658.28	16,658.28	0.00	0.00
VILLAGE OF BRIDGEVIEW	Unsecured	250.00	NA	NA	0.00	0.00
VILLAGE OF CALUMET PARK	Unsecured	100.00	NA	NA	0.00	0.00
VILLAGE OF NORTH RIVERSIDE	Unsecured	100.00	NA	NA	0.00	0.00
VILLAGE OF OAK LAWN	Unsecured	400.00	NA	NA	0.00	0.00
VILLAGE OF WESTERN SPRINGS	Unsecured	100.00	NA	NA	0.00	0.00
VILLAGE OF WORTH	Unsecured	200.00	NA	NA	0.00	0.00

<b>Summary of Disbursements to Creditors:</b>			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$0.00	\$0.00	\$0.00
Debt Secured by Vehicle	\$15,090.80	\$1,165.77	\$1,863.09
All Other Secured	\$19,091.63	\$0.00	\$0.00
<b>TOTAL SECURED:</b>	<b>\$34,182.43</b>	<b>\$1,165.77</b>	<b>\$1,863.09</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$8,386.83	\$820.29	\$0.00
<b>TOTAL PRIORITY:</b>	<b>\$8,386.83</b>	<b>\$820.29</b>	<b>\$0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$32,752.53</b>	<b>\$0.00</b>	<b>\$0.00</b>

<b>Disbursements:</b>		
Expenses of Administration	<u>\$4,034.84</u>	
Disbursements to Creditors	<u>\$3,849.15</u>	
<b>TOTAL DISBURSEMENTS :</b>		<b><u>\$7,883.99</u></b>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 01/05/2018

By: /s/ Tom Vaughn

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Trustee

**STATEMENT:** This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.